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In re:

Allison Miller Waterbury,

JUDGMENT

Debtor.

\*\*\*\*\*  
Allison Miller Waterbury,

Plaintiff,

BKY 18-42930

v.

ADV 19-04041

American University of Antigua,

Defendant.

\*\*\*\*\*  
This proceeding came before the Court, and a decision or order for judgment was duly rendered, the Honorable Michael E. Ridgway, United States Bankruptcy Judge, presiding.

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED: The Plaintiff's total debt to the Defendant is not excepted from the Plaintiff's discharge.

Dated: August 14, 2019  
At: Minneapolis, Minnesota.

Lori Vosejpka  
Clerk of Bankruptcy Court

By: /e/ Michael J. Stepan  
Deputy Clerk

NOTICE OF ELECTRONIC ENTRY AND  
FILING ORDER OR JUDGMENT  
Filed and Docket Entry made on 08/14/2019  
Lori Vosejpka, Clerk, by MJS



Waterbury,  
Plaintiff

Adv. Proc. No. 19-04041-MER

American University of Antigua,  
Defendant

## CERTIFICATE OF NOTICE

District/off: 0864-4

User: michaels  
Form ID: pdf111

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

pla +Allison Miller Waterbury, 1025 Yuma Lane N, Plymouth, MN 55447-3608  
dft +American University of Antigua, One Battery Park Plaza, 33rd Floor, New York, NY 10004-1416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2019 at the address(es) listed below:

Julia A. Christians jchristians@lapplibra.com,  
lfrey@lapplibra.com;kstimpel@lapplibra.com;MNOA@ecfcbis.com  
Michael K. Hoverson on behalf of Debtor 1 Allison Miller Waterbury hoverson@bitstream.net  
Michael K. Hoverson on behalf of Plaintiff Allison Miller Waterbury hoverson@bitstream.net  
Timothy O'Brien on behalf of Defendant American University of Antigua  
timobrien@tobrienlaw.com, kelley@porterlaw.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 5